



CLAIM OR CLAIMS

We claim that the subject material (the "Text") is a useful procedure for the sale, resale and foreclosure of existing time share intervals under the Maintenance Fee Recovery Program.

When instituted , it will eliminate foreclosure, HOA (Homeowner Association) expenses due to legal fees incurred by foreclosure and for lack of payments due for maintenance association fees..

The tangible results will be for the buyers, sellers, HOA (Home Owners Association) and the Investor in the Time Share Projects making it a win - win situation for all..

09/788.577-023101

Confirmation No. 8776

Application No. 09/788.577